

**Abstract of the Disclosure.**

A trusted computer system for conducting an electronic financial asset deposit  
5 auction over a computer network such as the Internet wherein invited depositor  
members are anonymous and bid against themselves for a number of sessions no  
greater than the number of depositor members. At each session, a member is  
declared a winner and eliminated from further sessions. The winner then collects  
the pooled discount deposits with repayment due in the next session payable to  
10 the winner of the said session. The aforesaid steps are repeated until one  
depositor is left wherein said depositor will receive the highest rate of return.